

REMARKS

Claims 1-25 are pending the application. Claims 1, 18, and 22-24 have been amended herein. Claim 4 has been canceled without prejudice. No claims have been allowed.

Objections to the Drawings

The drawings were objected to for including a reference character not mentioned in the description. Applicants have amended the specification to include the description required. Withdrawal of the objection is respectfully requested.

Objections to the Specification

The specification was objected to for including trademarks that were not properly represented. Applicants have amended the specification to capitalize the trademarks as indicated by the Examiner. Withdrawal of the objections is respectfully requested.

Rejections under 35 U.S.C. § 112

Claim 4 was rejected under 35 USC 112, first paragraph, as failing to comply with the enablement requirement. Claim 4 has been canceled without prejudice herein. Withdrawal of the rejection is respectfully requested.

Rejections under 35 U.S.C. § 101

Claim 4 was rejected under 35 USC 101 as lacking patentable utility. The term “represent positions” was cited specifically.

Rejections under 35 U.S.C. § 103

A. Claims 1, 3, 5-6, and 8-25 were rejected as being unpatentable over Gilbert et al., (U.S. Patent Pub. No.2002/0184170 A1, hereinafter “Gilbert”) in view of Schreiber (U.S. Patent Pub. No.2002/0147727 A1).

Gilbert discloses a system and method for data aggregation and content management. The data aggregation and content management service is a hosted or managed service that operates in a location distal from a plurality of client sites. The data aggregation and content management may be provided by a Web-based application. The

client sites may be located throughout a geographical region, country, or across the world. The data is pulled or extracted from the client sites and then "standardized" according to predetermined requirements for usage either alone or as a conglomerate of standardized data. (Abstract).

Paragraph [0025] of Gilbert also states:

The exemplary DACMS can perform the data collection or extraction in accordance with predetermined business rules. Such rules can be set up and established by the DACMS administrator and/or remotely by the clients or data source organizations. The rules can be applied globally to all data source organizations or locally to one or more particular businesses. Such open extraction procedures made available by the exemplary DACMS enable very flexible collection and delivery of content across the supply chain without impacting the technology and/or computer infrastructures of the participating companies. Moreover, once extracted, the data can be gathered and processed at an off-site central location regardless of where the data or source company may have been located originally.

Gilbert does not teach or suggest at least the following elements of amended claim 1:

- ...identifying a plurality of rules associated with the financial data elements, wherein the plurality of rules comprise generic rules and financial institution specific (FI-specific) rules;

- applying the plurality of rules associated with the financial data elements to the financial data elements;

- associating each of the plurality of financial data elements with an identifier when a single identifier match is found; and

- when a single identifier match is not found, determining whether an additional rule applies, and if an additional rule applies, applying the additional rule, wherein determining includes determining whether an additional generic rule applies;

- if there is no single identifier match upon applying a generic rule, and no further generic rules apply, applying an FI-specific rule...

Although Gilbert discloses rules that can be applied globally to all data source organizations or locally to one or more particular businesses, Gilbert does not disclose more than one set of rules (e.g. generic rules and FI specific rules), or applying generic or FI specific rules depending upon conditions, such as whether an identifier match is found.

As noted in the Office action, Gilbert does not teach the use of identifiers. Schreiber is cited for teaching identifiers. However, Applicants respectfully submit that the combination of Schreiber and Gilbert does not result in the claimed invention.

In Schreiber, “identifiers” refer to object identifiers as understood in the object oriented programming arts. Schreiber described enabling multi-indexing of objects stored in an object store (Abstract) in a database context implying that more than one index can be used to reference a stored object. Schreiber lacks any teaching regarding determining which set of more than one set of rules to apply to data elements as claimed in claim 1. Schreiber lacks the limitations cited above as also lacking in Gilbert. Therefore, the combination does not result in the claimed invention. Applicants respectfully submit that the claimed invention would thus not have been obvious to one of ordinary skill would the art in view of the references.

In dependent claims 18 and 22 as amended include limitations similar to those distinguished from the references with reference to claim 1. Therefore, Applicants respectfully submit that claims 1, 18, 22 and their respective claims would not have been obvious in view of Gilbert and Schreiber.

B. Claim 7 was rejected as being unpatentable over Gilbert in view of Schreiber as applied to claim 10, and further in view of Dictionary of Finance and Investment Terms 5th Edition (Downs and Elliot, herein after “the Dictionary”). The dictionary was cited for teaching a ticker symbol. Applicants respectfully submit that claim 7 is distinguished from the suggested combination of references, regardless of the specific data element, for the reasons given above in Section A. The three references combined still lack any teaching or suggestion of the claim elements that have been distinguished with reference to claim 1. Applicants therefore respectfully submit that claim 7 is allowable for the reasons previously stated in the discussion of claim 1.

CONCLUSION


In view of the foregoing amendments and remarks, Applicants respectfully submit that the claims are in condition for allowance. If the Examiner would like to speak to the undersigned representative to expedite allowance of the application, the Examiner is encouraged to do so.

AUTHORIZATION TO CHARGE AND CREDIT DEPOSIT ACCOUNT

Please charge deposit account 503616 for any fee payment deficiencies in this application. Please credit deposit account 503616 for any fee overpayment in this application

Respectfully submitted,
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Date: August 27, 2008


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